



2017 BENEFITS SUMMARY

Insurance program eligibility depends on participation in the Wisconsin Retirement System (WRS). To participate in insurance plans, you must complete the enrollment process within the designated eligibility period. Please take note of the specific enrollment deadlines, which may vary for employees with previous WRS service.

HEALTH INSURANCE (State Group Coverage)

Who is Eligible and When	Benefits You Receive	Employee Pays	DOT Pays
<p>All employees covered by WRS are eligible for all health insurance plans.</p> <p>Must apply within 30 days of initial WRS eligibility or on or before the first of the month following the completion of two months of WRS state service (i.e., when eligible for employer contribution towards premium).</p> <p>Employees have the option of starting coverage 1st on or following initial WRS eligibility or when the employer contribution begins.</p> <p>Additional Information: http://etf.wi.gov/members/IYC2017/IYC_home.asp (External Site)</p>	<p>Comprehensive hospital, surgical, and medical benefits from Health Maintenance Organizations (HMO), Preferred Provider Plans (PPO), High Deductible, or the State’s self-funded IYC Access Plan, which is a PPO.</p> <p>Single and family coverage available.</p> <p>See the following pages for Highlights of the two major plan design options of our health plan – It’s Your Choice and It’s Your Choice High Deductible.</p>	<p>For all plans, the employee has the option to start their coverage immediately and pay the total premium until employer contribution begins. Or the employee can wait to start coverage when the employer contribution starts.</p> <p>Monthly employee cost varies according to plan selection and appointment percentage.</p> <p>Employees working 50% or more per year pay a monthly premium. Please see the section below for monthly premium costs.</p> <p>Employees working less than 50% and LTEs with one appointment pay 100% of the total cost.</p>	<p>For all plans, the employer contribution will begin 1st of the month after the employee has two months of State WRS service.</p>

Health Insurance Premiums																				
<p>The state pays a portion of the premium starting first of the month following two months of WRS service.</p> <p>http://etf.wi.gov/members/IYC2017/IYC_home.asp (External site)</p>	<p align="center">2017 It's Your Choice Health Plan WITH DENTAL Employee Monthly Premiums</p> <table border="1"> <thead> <tr> <th></th> <th><i>Single</i></th> <th><i>Family</i></th> </tr> </thead> <tbody> <tr> <td>IYC Plan</td> <td>\$88</td> <td>\$219</td> </tr> <tr> <td>IYC Access</td> <td>\$266</td> <td>\$664</td> </tr> </tbody> </table>		<i>Single</i>	<i>Family</i>	IYC Plan	\$88	\$219	IYC Access	\$266	\$664	<p align="center">2017 High Deductible Plan WITH DENTAL Employee Monthly Premiums</p> <table border="1"> <thead> <tr> <th></th> <th><i>Single</i></th> <th><i>Family</i></th> </tr> </thead> <tbody> <tr> <td>IYC Plan</td> <td>\$33</td> <td>\$82</td> </tr> <tr> <td>IYC Access</td> <td>\$211</td> <td>\$527</td> </tr> </tbody> </table>		<i>Single</i>	<i>Family</i>	IYC Plan	\$33	\$82	IYC Access	\$211	\$527
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It's Your Choice Health Plan (IYC)		
	Benefits You Receive	Included
<p>The IYC Plan has a deductible, coinsurance and office copays that has a cost sharing plan design.</p>	<p><u>IYC Plan Design Highlights</u></p> <ul style="list-style-type: none"> • \$250 Single / \$500 Family • Coinsurance – 90% / 10% to annual Out of Pocket Limits • Out of Pocket Limit - \$1,250 / person, \$2,500 / family • Office Copays – Primary \$15/visit, Speciality \$25/visit 	<ul style="list-style-type: none"> • Pharmacy Benefits • Dental – Employees have the option to elect or waive participation in uniform dental benefits. If an employee waives uniform dental, the employee will have slightly lower premium.

	<ul style="list-style-type: none"> • Routine Preventative – 100% <p>In the IYC Plan, the deductible does NOT need to be met before employees incur an office copay. Copays do apply to the OOPL.</p> <p>In the IYC Plan, an individual in a family plan will have a separate individual deductible and OOPL that can be met before the family deductible and OOPL is met. In the IYC High Deductible Plan, the entire family deductible and OOPL must be met as a family.</p>	
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It's Your Choice High Deductible Plan (IYC HDHP)

	Benefits You Receive	Included
<p>The High Deductible Health Plan (HDHP) is a health plan that has a minimum annual deductible and a maximum annual out-of-pocket limit set by the IRS. An HDHP does not pay any health care costs until the annual deductible has been met (with the exception of preventive services mandated by the Patient Protection and Affordable Care Act). The plan is designed to offer a lower monthly premium in return for more shared health care costs by the member.</p> <p>If enrolled in a HDHP, employees are required to enroll in the state sponsored Health Savings Account (HSA). This is an account to help pay for health care expenses. Balances carry over from year to year and the funds remain yours if you leave the HDHP plan or state service.</p>	<p><u>HDHP Plan Design Highlights</u></p> <ul style="list-style-type: none"> • Deductible - \$1,500 Single, \$3,000 Family • Coinsurance – 90% / 10% to annual Out of Pocket Limits • Out of Pocket Limit - \$2,500 / Single, \$5,000 / family • Routine Preventative – 100% • Office Copay after Deductible is met <ul style="list-style-type: none"> ○ Primary - \$15/visit , Speciality \$25/visit • Health Savings Account – State contributes \$750 / Single, \$1,500 / family <p>Prescription coverage falls under the Annual Deductible.</p>	<ul style="list-style-type: none"> • Pharmacy Benefits • Dental – Employees have the option to elect or waive participation in uniform dental benefits. If an employee waives uniform dental, the employee will have slightly lower premium. • Health Savings Account (HSA) <p>The state will contribute a prorated amount into employee's HSA based on how many pay periods remain after their eligibility date. The contributions will be directed into the account each pay period remaining in the year.</p>

NAVITUS – PRESCRIPTION PLAN (included in the Health Plan)

Who is Eligible and When	Benefits You Receive	Employee Pays
<p>All employees covered by WRS are eligible.</p> <p>Your prescription plan is part of your health plan election but is managed by a separate company called Navitus.</p> <p>When you elect your health coverage, you automatically are enrolled in this prescription plan.</p> <p>Website: https://www.navitus.com/ (External Site)</p>	<p>The It’s You Choice Health plan and the High Deductible (HDHP) plan offer this four-level formulary with copayments.</p> <p>Reminder: In the High Deductible Plan, the prescription coverage is covered under the deductible and then follow the benefits listed below, with a few exceptions listed on ETF’s website.</p>	<p>Included in your Health coverage premium</p> <p>See the chart below for coverage details</p>

UNIFORM DENTAL BENEFITS

Who is Eligible and When	Benefits You Receive	Employee Pays
<p>All employees who are covered by WRS are eligible.</p> <p>Uniform Dental Benefits is part of your health plan except for the IYC Access Plan. The IYC Access Plan does not offer Uniform Dental Benefits.</p> <p>When you elect your health coverage, you automatically are enrolled in this dental plan. Your Dental Insurance Company is Delta Dental of Wisconsin regardless of your health insurance carrier selection.</p> <p>You have the option of electing health insurance coverage WITHOUT dental for a reduced premium.</p>	<p>No Deductible</p> <p>\$1,000 Annual Benefit</p> <p>100% coverage for Diagnostic/Preventative</p> <p>100% for Fillings</p> <p>Ortho 50%, \$1,500 life time max</p> <ul style="list-style-type: none"> ➤ Available for dependant children only 	<p>Included in your Health coverage premium</p> <p>For more information, visit</p> <p>http://etf.wi.gov/members/IYC2017/et-2107pr.asp (External Site)</p> <p>http://etf.wi.gov/members/dental-comp-chart2017.pdf (External Site)</p>

ANTHEM DENTAL INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	DOT Pays																
<p>All employees who are covered by WRS are eligible.</p> <p>Must apply within 30 days of hire. Coverage begins on the first of the month on/after hire date.</p> <p>Once enrolled, must remain covered until the end of the calendar year.</p> <p>This dental coverage is in addition to and separate from any dental benefit provided with the health insurance.</p> <p>For more information: http://www.anthem.com/dental-stateofwi/ (External site)</p>	<p>Three plan designs are offered:</p> <ul style="list-style-type: none"> • Dentacare HMO • Preferred PPO plan • Supplemental Plan – must have preventative dental care in another plan such as the State’s Uniform Dental Benefits in the Health Plans <p>All three plans provide a \$1000 lifetime benefit for orthodontia per member. Children and adults are covered. Any orthodontist may be used.</p>	<p>100% of premium:</p> <table border="1"> <thead> <tr> <th></th> <th>HMO</th> <th>PPO</th> <th>Supplemental</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$18.47</td> <td>\$19.15</td> <td>\$19.56</td> </tr> <tr> <td>Employee + 1</td> <td>\$36.94</td> <td>\$38.29</td> <td>\$39.14</td> </tr> <tr> <td>Family</td> <td>\$59.09</td> <td>\$63.18</td> <td>\$58.73</td> </tr> </tbody> </table>		HMO	PPO	Supplemental	Employee	\$18.47	\$19.15	\$19.56	Employee + 1	\$36.94	\$38.29	\$39.14	Family	\$59.09	\$63.18	\$58.73	0%
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EPIC BENEFITS + INSURANCE (With an Optional Vision add on)

Who is Eligible and When	Benefits You Receive	Employee Pays	DOT Pays																
<p>All employees who are covered by WRS are eligible.</p> <p>Must apply within 30 days of hire. Coverage begins on the first of the month on/after hire date.</p> <p>For more information: http://www.epiclife.com/wi-state-employees/ (External site)</p>	<p>Pays 50% of covered, non-routine dental charges up to \$1500/person per year after a \$75/person deductible.</p> <p>\$1,200 lifetime orthodontia benefit (child)</p> <p>A benefit of \$200 per day payable beginning on the third day and continuing through the 365th day of a hospital confinement.</p> <p>A benefit of \$200 per outpatient surgery paid when performed in a hospital outpatient department or freestanding Ambulatory Surgical Center.</p> <p>An AD&D benefit ranging from \$1,500 to \$15,000.</p> <p>Vision discount plan part of basic coverage. Vision insurance through the Davis Vision Network may be added for additional premium.</p>	<p>100% of premium:</p> <p>Without Vision Insurance:</p> <table border="1"> <tbody> <tr> <td>Employee</td> <td>\$21.56</td> </tr> <tr> <td>Employee + Spouse/Domestic Partner</td> <td>\$43.12</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$43.12</td> </tr> <tr> <td>Family</td> <td>\$64.68</td> </tr> </tbody> </table> <p>With Vision Insurance:</p> <table border="1"> <tbody> <tr> <td>Employee</td> <td>\$25.60</td> </tr> <tr> <td>Employee + Spouse/Domestic Partner</td> <td>\$50.24</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$50.24</td> </tr> <tr> <td>Family</td> <td>\$75.16</td> </tr> </tbody> </table>	Employee	\$21.56	Employee + Spouse/Domestic Partner	\$43.12	Employee + Child(ren)	\$43.12	Family	\$64.68	Employee	\$25.60	Employee + Spouse/Domestic Partner	\$50.24	Employee + Child(ren)	\$50.24	Family	\$75.16	0%
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EPIC Dental Wisconsin

Who is Eligible and When	Benefits You Receive	Employee Pays	DOT Pays															
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VSP VISION INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	DOT Pays								
<p>Employees eligible for the State Group Health Insurance Program.</p> <p>Must apply within 30 days of hire. Coverage begins on the first of the month on/after hire date.</p> <p>Once enrolled, must remain covered until the end of the calendar year.</p> <p>For more information: https://www.vsp.com/go/stateofwiemployees (External site)</p>	<p>The plan provides partial payment to help offset the costs of annual eye exams, frames, lenses and contact lenses. Benefits are greater if a VSP provider is used.</p>	<p>100% of premium:</p> <table border="1" data-bbox="1373 867 1711 1143"> <tbody> <tr> <td>Employee</td> <td>\$6.54</td> </tr> <tr> <td>Employee + Spouse/Domestic Partner</td> <td>\$13.08</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$14.73</td> </tr> <tr> <td>Family</td> <td>\$23.54</td> </tr> </tbody> </table>	Employee	\$6.54	Employee + Spouse/Domestic Partner	\$13.08	Employee + Child(ren)	\$14.73	Family	\$23.54	<p>0%</p>
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FLEX SPENDING ACCOUNT (FSA)

Who is Eligible and When	Benefits You Receive	Employee Pays	DOT Pays
<p>All permanent and project employees are eligible. New employees must enroll within 30 days of employment.</p> <p>Coverage begins on the first of the month on/after hire date.</p> <p>Change in family or employment status may create an enrollment/change opportunity under one or both of the accounts.</p> <p>EACH YEAR, employees must complete a new enrollment during Its Your Choice Open Enrollment for the next calendar year.</p> <p>State Group Health Insurance, VSP Vision, Anthem Dental plans, EPIC Benefits+ premiums and Hills Farms Parking are automatically taken pre-tax unless this option is waived or, for the optional plans, you are covering a non-tax dependent.</p> <p>For additional information: http://etf.wi.gov/members/benefits_era.htm (External site)</p>	<p>Flexible Spending Account (FSA) plan that allows you to set up an account for eligible medical and dependent care expenses. Deductions taken before Federal, State and FICA taxes are calculated.</p> <p>Health Care FSA: used to pay for eligible medical, dental, vision and prescription expenses that are an out of pocket expense to the employee.</p> <p>Dependent Care FSA: used to pay for dependent care expenses (ex.child daycare and preschool).</p> <p>LPFSA – Limited Purpose Flex Spending Account: Available with HDHP only. Eligible expenses for vision, dental, post-deductible expenses, and dependent care.</p>	<p>Pre-tax salary reductions that save income and social security taxes.</p> <p>Annual contribution maximums:</p> <p>Health Care FSA: \$2,550</p> <p>Dependent Care FSA: \$5,000 (restrictions may apply)</p>	<p>100% of program administrative cost</p>

INCOME CONTINUATION INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	DOT Pays
<p>Employees are initially eligible for coverage after 30 days of WRS participation at any WRS employer. Must apply in the first 30 days of employment if a new hire. Coverage is effective the first of month after 30 days of employment.</p> <p>If application is not received during initial enrollment period, coverage can also be obtained by providing medical evidence of insurability or through deferred enrollment after accumulating specific amounts of sick leave.</p> <p>For additional information: http://etf.wi.gov/members/benefits_ici.htm (External site)</p>	<p>Disability/income replacement insurance that replaces up to 75% of salary if unable to work due to short or long term disability. If enrolled in the standard plan, the first \$64,000 of salary is insured (maximum monthly benefit of \$4000).</p> <p>Benefits begin after 30 consecutive calendar days or use of all accumulated sick leave (up to 130 days), whichever is greater.</p> <p>State and federal entitlements or payments from other employer-sponsored programs may reduce benefits.</p>	<p>Basic ICI: 0% - 100% of premium depending upon sick leave balance/accumulation.</p> <p>Supplemental Plan: 100% of premium</p> <p>See your Payroll Coordinator for additional information.</p>	<p>Basic ICI: 0% - 100% of premium depending upon sick leave balance/accumulation.</p> <p>Supplemental ICI Plan: 0%</p>

LIFE INSURANCE (State Group)

Who is Eligible and When	Benefits You Receive	Employee Pays	DOT Pays
<p>Employees are initially eligible for coverage first of the month following 30 days of WRS employment. Must apply in the first 30 days of employment if a new hire. Coverage is effective the first of month after 30 days of employment.</p> <p>Current employees at any time may apply for coverage through Medical Evidence of Insurability (acceptance not guaranteed).</p> <p>Employees experiencing qualifying events will have the opportunity to make changes or elect coverage for spouse and dependants.</p> <p>For more information: http://etf.wi.gov/members/benefits_life_ins.htm (External Site)</p>	<p>Term group life insurance with coverage option of up to five times annual salary (Basic, Supplemental, and three levels of Additional). Coverage reduces after age 70 for active employees.</p> <p>After termination with 20 years of WRS service or at retirement, coverage can be continued. Premium ends at age 65 and your coverage reduces to 75% of your basic coverage, if retired, and at age 66 coverage drops to one-half of the original Basic coverage; any coverage in addition to Basic coverage ceases at age 65 (if retired).</p> <p>Spouse, Domestic Partner and Dependent coverage available. Accidental Death and Dismemberment and Living Benefits included for employee.</p>	<p>Basic & Supplemental: Premium cost based on age of employee and amount of coverage.</p> <p>Additional levels of employee coverage and Spouse/DP & Dependent Coverage: 100%</p> <p>Premiums for coverage up to \$50,000 are deducted pre-tax.</p>	<p>Basic: Additional 65.25% of employee's premium amount.</p> <p>Supplemental: Additional 37.25% of employee's premium amount.</p> <p>Additional levels of employee coverage and Spouse/DP & Dependent Coverage: 0%</p>

LONG TERM CARE INSURANCE

Who is Eligible and When	Benefits You Receive	Employee Pays	DOT Pays
<p>All employees are eligible and can enroll at any time.</p> <p>For more information see the HealthChoice web site at http://www.healthchoice.com/.</p>	<p>This voluntary supplemental insurance plan that covers services including care in non-institutional settings, such as assisted living, adult day care, and in-home care.</p>	<p>100% of premium</p>	<p>0%</p>

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE (Zurich North America)

Who is Eligible and When	Benefits You Receive	Employee Pays	DOT Pays
<p>All employees eligible for State Group Health Insurance.</p> <p>Coverage becomes effective on the first of the month on or after enrollment through PeopleSoft eBenefits.</p> <p>For more information: http://etf.wi.gov/members/benefits_ADD.htm (External site)</p>	<p>Coverage options range from 3 times your annual salary or 5 times your salary to a max of \$500,000. Spouse or domestic partner and dependents may be covered for lower amounts.</p>	<p>100% of premium</p> <p>Premium cost is monthly salary multiplied by a payroll factor based on employee's coverage level choice.</p>	<p>0%</p>

DOMESTIC PARTNER BENEFITS

<p>Employees are eligible to cover a domestic partner and the domestic partner's children on all insurance benefits that offer dependent coverage.</p> <p>In order to cover a domestic partner on health insurance & any or all other benefits, including those under the WRS, such as survivor benefits, an employee must submit a notarized ETF Affidavit of Domestic Partnership (ET-2371) directly to ETF in order to establish a domestic partnership for benefit purposes (<i>this is referred to as a Chapter 40 domestic partnership</i>).</p> <ul style="list-style-type: none"> • The domestic partnership is effective on the date ETF receives a valid affidavit. • Employees have 30 days from the domestic partnership effective date to add a domestic partner to all eligible benefits. • Must submit a copy of ETF acknowledgement letter to the benefits office. <p>See http://etf.wi.gov/publications/domestic_partners.htm for detailed enrollment information.</p> <p>IMPORANT TAX CONSIDERATIONS: Under federal and state tax code, a domestic partner and a domestic partner's children are typically not considered tax dependents for health insurance purposes. There are tax consequences if you cover dependents that are considered "non-tax dependents" for health insurance purposes under federal and state tax codes. You should consult with your tax advisor regarding tax status of your domestic partner and your domestic partner's children.</p> <p>If any of your covered family members are considered "non-tax dependents" for health insurance purposes, the fair market value of the health insurance benefits provided to those dependents will be included in both your taxable state and federal income. This amount is considered "imputed income" and will increase your taxable income and your tax liability. If you cover a domestic partner and a domestic partner's children, he or she must each qualify as a tax dependent under the "qualifying relative" test under Internal Revenue Code (IRC) §152, otherwise you will be taxed on the fair market value of the cost of coverage provided.</p>
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WISCONSIN RETIREMENT SYSTEM

Who is Eligible and When	Benefits You Receive	Employee Pays	DOT Pays																							
<p>For employees who begin employment on or after July 1, 2011 who have never worked for a WRS-participating employer:</p> <ul style="list-style-type: none"> • WRS coverage is immediate and mandatory for those hired with permanent status. • Employees not immediately eligible will be placed under WRS after one year if they worked at least 1200 hours in the previous 12 months. • Must have five years of creditable WRS service to be vested in the WRS (may take more than five years if working part-time). <p>For employees who have worked for a WRS-participating employer prior to July 1, 2011:</p> <ul style="list-style-type: none"> • WRS coverage is immediate and mandatory for those with expected employment of one-third of full-time for at least one year. This is equivalent to 600 hours per year (29% of full-time). • Employees with WRS-creditable service prior to July 1, 2011, are immediately vested. 	<p>If vested at retirement, lifetime retirement monthly income is based on years of service and average of highest three years of earnings (or total cash value of account, if greater). Full benefits at age 65 or at age 57 with 30 years of service for General Class employees. Reduced benefits are available starting at age 55 for general class employees.</p> <p>WRS also provides death, permanent disability, and separation benefits.</p> <p>If not vested at time of termination, eligible to take a separation benefit which includes only the employee WRS contributions and investment returns. Employer contributions and years of creditable service are forfeited and WRS account closed.</p> <p>Employees can opt to leave money in WRS account to accumulate interest and/or preserve WRS creditable service.</p>	<p>Percent of salary depending on the category (General, Protected and Executive). See chart below.</p> <p>Deductions taken on a pre-tax basis for state and federal tax purposes.</p> <p>WRS contributions subject to IRS limits – employees pay WRS contributions on first \$255,000 in earnings.</p> <p>EE are eligible to contribute additional amounts to their account.</p>	<p>Percent of salary varies based on category.</p>																							
<p>For more information: http://etf.wi.gov/members/benefits_wrs.htm (External site)</p>	<p>All amounts are automatically invested in the Core Fund. Employees may elect to have 50% of their WRS contributions invested in the variable trust fund.</p> <p>To elect the variable trust fund, complete ET2356 and send to ETF within 30 days of hire. If completed after 30 days, investments will start on January 1 of the next year.</p> <p>More information on the core and variable fund is available in the State of Wisconsin investment Board brochure: http://www.swib.state.wi.us/brochure.pdf</p>	<table border="1"> <thead> <tr> <th style="text-align: center;">EE Category</th> <th style="text-align: center;">Total Rate 2017</th> <th style="text-align: center;">EE Portion 2017</th> <th style="text-align: center;">ER Portion 2017</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">General/Teacher</td> <td style="text-align: center;">13.6%</td> <td style="text-align: center;">6.8%</td> <td style="text-align: center;">6.8%</td> </tr> <tr> <td style="text-align: center;">Elected Official/Executive/Judge</td> <td style="text-align: center;">13.6%</td> <td style="text-align: center;">6.8%</td> <td style="text-align: center;">6.8%</td> </tr> <tr> <td style="text-align: center;">Protective with Social Security Hired before 07/01/11</td> <td style="text-align: center;">17.4%</td> <td style="text-align: center;">6.8%</td> <td style="text-align: center;">10.6%</td> </tr> <tr> <td style="text-align: center;">Protective without Social Security Hired after 07/01/11</td> <td style="text-align: center;">21.7%</td> <td style="text-align: center;">6.8%</td> <td style="text-align: center;">14.9%</td> </tr> </tbody> </table>					EE Category	Total Rate 2017	EE Portion 2017	ER Portion 2017	General/Teacher	13.6%	6.8%	6.8%	Elected Official/Executive/Judge	13.6%	6.8%	6.8%	Protective with Social Security Hired before 07/01/11	17.4%	6.8%	10.6%	Protective without Social Security Hired after 07/01/11	21.7%	6.8%	14.9%
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WISCONSIN DEFERRED COMPENSATION (WDC)

Who is Eligible and When	Benefits You Receive	Employee Pays	DOT Pays
<p>All employees are eligible and can enroll at any time.</p> <p>For more information see the WDC web site at www.wdc457.org</p> <ul style="list-style-type: none"> • Under age 50 contribution limit: \$18,000 in 2016 • Age 50 & Over contribution limit: \$23,500 in 2016 	<p>This voluntary supplemental retirement savings program (457) allows employees to invest pre-tax salary and defer income taxes on savings. A post-tax Roth option is also available. Funds are chosen and monitored by the State of Wisconsin Deferred Compensation Board.</p> <p>WDC Investment Planning Guide</p>	<p>Total contribution on pre-tax and/or post-tax (Roth option) basis.</p> <p>Administrative fee based on account balance (\$0 - \$66 per year).</p>	<p>0%</p>

This summary isn't intended to replace the certificate of coverage for each of the benefits. It is just an overview of what each available benefit has to offer state employees.